

Stop by Class Act FCU for FREE Credit Review Day

How's your credit? What's your FICO score? What does that score even mean? Get the answers and learn how to improve your credit and save money by attending one of our Free Credit Review Days. Free credit review sessions are 30 minute one-on-one confidential appointments with Linda Mattingly, a senior loan officer and certified budget counselor. Understanding your credit report and how the credit score is determined are critical first steps toward improving your credit. See opposite side for upcoming dates. Appointments are available on a first come basis, so reserve your spot today by calling Ashley at 502.212.3161, by email at members@classact.org, or by signing and completing the attached form.

Car Loans now faster and easier than ever!

Did you know that you can get a Class Act FCU car loan right at the dealership? We partner with the most reputable dealerships in town to offer the value of a credit union loan with the convenience of on-the-lot financing. The list of participating dealership is too long for this space but you can find them online at our homepage www.classact.org. Our interest rates for car loans are as low as 2.49% for 48 month loans – that's lower than the 3.0% APY rate you could earn with Honors Checking! We call this program "Here & Now Financing" because you can get your credit union loan right "there and then" at the dealership.



New this spring we've adopted a new more efficient system, Dealer Track, to make it even easier and faster to get your Class Act car loan at participating dealerships. Now you will get faster approvals and loan closings right at the dealerships. It's the best of both; value + convenience = *Straight A's for your Money*.

2012 Life Fundamental\$ Summit Teaching Dollars and Sense

June 14-15, 2012
Holiday Inn Hurstbourne
Louisville, KY

Teachers, grades 5-12! Make plans to join us at the Kentucky Council on Economic Education (KCEE) fifth annual Life Fundamental\$ Summit! The theme this year will be Teaching Dollars and Sense with the goal being to help teachers teach economics, entrepreneurship, and personal finance. Learn from the experts and make learning fun and relevant for your students. Class Act FCU supports KCEE and other financial education programs. In addition to our sponsorship of the Life Fundamental\$ Summit, we have also funded a limited number of scholarships for teachers wishing to attend. For info on that or to register, contact KCEE at 502-267-3572. And teachers, please make a note that we gladly will make financial presentations to your class. Contact us at teachmoney@classact.org.

Go Mobile with Class Act!

Your Class Act FCU accounts are now as close as the palm of your hand! Download the Class Act App by searching "Class Act FCU" in the Apple Appstore, or Android Marketplace. The mobile site is also available for other smartphones – simply type m.classact.org into your smartphone web browser. Go mobile with Class Act!



Get the App now!

RATE NEWS

Loan Rates as of
March 31, 2011

	APR*
New Car & Motorcycle	as low as 2.49%
Used Car & Motorcycle	as low as 2.49%
Recreational Vehicles*	as low as 5.50%
New & Used Boats*	as low as 5.50%
Personal/Signature*	as low as 8.50%
Extra Credit Line of Credit	15.00%
MasterCard® Class A Card	10.90%
MasterCard® Gold Card	9.90%
Share Secured	3.75% + Share Rate
Share Certificate Secured	2.75% + Certificate Rate
Home Equity LOC - Prime + 0%	as low as 3.25%
Fixed Rate 2nd Mortgage	as low as 4.75%
30 Year Fixed Rate Mortgages	Call for Quote

*Annual Percentage Rate. **Rate reflects discounts applied for automatic payment, CAFUCU checking account with direct deposit and 20% down payment. Prime Rate at time of publication is 3.25%. Rates are subject to change and are current as of March 31, 2012. Members must meet credit requirements. Based on borrower qualifications. Other rates may be applicable based on credit performance, credit terms, and model year of vehicle. Not available for the refinancing of existing Class Act FCU loans.



Main Office

3620 Fern Valley Road • Louisville, KY 40219-1917
(502) 964-7575 • 1-800-292-2960 • Fax: (502) 966-2061

Office Hours

Monday Lobby	9:30am – 7:00pm
Monday Drive –Thru	9:00am – 7:00pm
Tues – Thursday Lobby	9:30am – 5:00pm
Tues – Thursday Drive Thru	9:00am – 5:00pm
Friday Lobby	9:00am – 5:00pm
Friday Drive Thru	9:00am – 5:30pm

Cardinal Towne Branch Office

331 W. Cardinal Blvd. • Louisville, KY 40208
(502) 415-7600

Office Hours

Monday	9:00am – 7:00pm
Tues – Friday	9:00am – 5:00pm

Shared Branches

2925 Goose Creek Road • (502) 429-0068
4917-B Dixie Highway • (502) 448-1686

Office Hours

Monday – Friday	9:00am – 7:00pm
Saturday	9:00am – 5:00pm

"Express Line"

(502) 964-7575 • 1-800-292-2960

HOLIDAY CLOSINGS

Memorial Day
May 28, 2012

Independence Day
July 4, 2012

Class Act

FEDERAL CREDIT UNION

It's like Straight A's for your Money.



3620 Fern Valley Road
Louisville, KY 40219-1917
(502) 964-7575 • (800) 292-2960
www.classact.org

News and Information for the Members of Class Act Federal Credit Union

APRIL / MAY / JUNE 2012

ClassNotes

Proudly Serving Educational Employee Groups and the Students and Alumni of the University of Louisville

Blessings in a Backpack

Class Act FCU wants to help feed hungry children but we need your help. The Credit Union has partnered with Blessings in a Backpack and Craig & Landreth Cars to feed one child for one year for each car sold there and financed here during the month of April. Here's what's in it for you:

- \$500 Discount off the price of any car from Craig & Landreth
- Rates as low as 2.49%*
- \$100 Gas Card from Class Act FCU
- No payments for 90 days
- Satisfaction of helping to feed one child for a whole year

Stop in to any of the six Kentucky Craig & Landreth locations listed below. You could win a 50" flat screen TV just for stopping in.

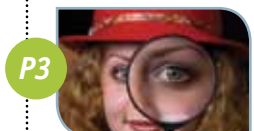
- 12337 Shelbyville Road in Middletown
- 1700 S. Hurstbourne Lane by I-64
- 5357 Dixie Highway at Blanton Lane
- 6203 Bardstown Road in Fern Creek
- 970 E. Hwy 44 in Shepherdsville
- 6424 W. Hwy 146 in Crestwood

TAKE A LOOK INSIDE



Organize Your Debt

with a Real Estate loan from Class Act FCU.



Find our Error

You can win by finding the intentional error in this issue.



Free Credit Review

Get answers to all your credit questions.

Class Act and **CRAIG & LANDRETH**

Invites you to support Blessings in a Backpack
Feeding The Future Of America

Help feed a hungry child for a year with your purchase of a high quality used car!

- ☆ \$100 gas card with purchase!
- ☆ Immediate \$500 off purchase!
- ☆ Rates as low as 2.49%*
- ☆ 90 days until first payment!

Hurry in Now through April 30th!

Plus! Enter to win a 50 inch flat screen HDTV!

Craig and Landreth Locations:

- 12337 Shelbyville Road • Louisville, KY 40243
- 5357 Dixie Highway • Louisville, KY 40291
- 1700 S. Hurstbourne Lane • Louisville, KY 40291
- 6203 Bardstown Road • Louisville, KY 40291
- 970 E. Hwy 44 • Shepherdsville, KY 40363
- 6424 W. Hwy 146 • Crestwood, KY 40014

CLASS ACT MAIN BRANCH: 3620 Fern Valley Road, Louisville, KY 40219-1917, 502.964.7575. CLASS ACT UOFL BRANCH: 331 W. Cardinal Blvd., Louisville, KY 40208, WWW.CLASSACT.ORG. *ANNUAL PERCENTAGE RATE. RATE BASED ON BORROWER'S QUALIFICATIONS, CREDIT TERM, AND MODEL YEAR OF VEHICLE. \$100 GAS CARD THROUGH CLASS ACT. **LAST ONE PER CUSTOMER AND 1 PER PURCHASE. MUST PRESENT FUNDS.

Payment calculator – Example \$20,000 loan for 5 years = \$359.40 (20 x \$17.97)*

	2 Year	3 Year	4 Year	5 Year	6 Year
Interest Rate as low as	2.49%	2.49%	2.49%	2.99%	3.99%
Payment per \$1,000	\$42.76	\$28.86	\$21.92	\$17.97	\$15.65

*Annual Percentage Rate. Rates based on borrower's qualifications, credit term, and model year of vehicle. Not available for refinance of existing CAFUCU loans. Rates are subject to change. Chart illustration based on best possible rate for members with excellent credit for purchase or refinance of car models 2009 and newer.

PRESIDENT'S MESSAGE

by Lynn Huether

Dear Members,

I'd like to ask you a question; a couple of them actually, but before doing so I'd like to share with you our vision of your credit union by first outlining what it is not. We don't aspire to be the biggest financial institution in the world or even in this town. We'll leave that to the "too big to fail" megabanks. We don't invite or allow everyone in the community to bank with us, and we don't pretend to be all things to all people. What we do want to be is what we've been all along – the leading education based credit union in the region.

We are unashamedly proud of our 58 years of service to teachers and other members of the local educational community. Our focus in recent years has been to deepen those educational ties further still. Hopefully you've noticed our increased involvement and sponsorships of middle schools sports and activities, high school academic competitions, and a host of other events at all levels of education. We even built a student-run branch inside Doss High School and plan to open our second one this fall at Southern High School. Simply put, our vision is to be a valuable partner to local schools, while serving the financial needs of students and employees of those schools.

Now it's your turn to weigh in. What's your vision of our credit union? What does being a member of Class Act FCU mean to you? We hope that you value our academic uniqueness and that you use your membership to the fullest. Your support for your education based credit union helps us in turn to support education. If you have accounts or loans elsewhere, please consider moving or refinancing them here. If concerns about convenience have been an issue in the past, then you may want to take a fresh look. We have made huge strides to make banking here more convenient than ever and I am sure that moving accounts here will save you some money too.

Charles Dickens said "There is a wisdom of the head, and a wisdom of the heart." He could very well had been talking about banking at a credit union because saving money at your credit union satisfies the wisdom of the head, while helping it support education appeals to the wisdom of the heart. If you'd like to share any comments about your vision of the credit union, please do so by emailing to members@classact.com or post them on our facebook page. We appreciate your input. Thank you.



Organize Your Debt with a Real Estate loan!

Organize your debt and your home with a real estate loan from Class Act FCU. We'll pay up to \$200 in closing costs, and you could win professional organization services from Changing Spaces!

Tired of all the clutter in your mailbox? Bills can create real financial chaos, but a real estate loan from your credit union may be the perfect solution. Reducing all those bills into one real estate loan could lower your monthly payments, and the interest may be tax deductible. You could even win free professional organization services from Changing Spaces and a Lowe's gift card! Call Terri at 502.212.3145. Apply Today!

- **Fixed rate 2nd Mortgage Loans as low as 4.75% APR***
- **Variable rate Home Equity Lines of Credit as low as Prime + 0% (currently 3.25% APR*)**
- **Credit union pays all closing costs up to \$200**
- **Free Home Budget Workbook and chance to win Changing Spaces makeover**

*CAFCU will pay all closing costs up to \$200 on new closed-end, fixed rate second mortgage loans and home equity lines of credit (HELOC) opened February 1, 2012 to May 31, 2012. Rates based on terms, borrower qualifications & percentage of equity borrowed. Rates subject to change. Add 1.00% fee for any refinanced real estate loan currently with CAFCU, however fee is waived when financing \$10,000 or more in new money. Property insurance required. Drawing open to members who open a new fixed-rate 2nd mortgage or HELOC during promotional period. Prize valued at \$500 and is considered income by the IRS and subject to 1099 reporting. Offer ends May 31, 2012. Class Act FCU is an equal housing lender.



More Convenient than Ever!

Ok. We admit that we haven't always been the most convenient place to bank. Several members told us as much in the latest member survey. So we've taken steps to make banking here more convenient than ever. We opened the new Cardinal Towne branch that is now accessible to all members, without excluding students on Belknap Campus. We're opening a new in-school branch at Southern High School that will include a drive-thru lane to make it accessible to all members, including faculty and students at Southern. And we may soon be announcing the opening of a new full service branch in eastern Jefferson County. But beyond bricks and mortar, there are other ways to discover Class Act convenience – things such as:

- Online banking and bill pay
- Express Line audio teller
- Mobile banking
- Shared branches – over 4,500 nationwide!
- Two ATM networks – Alliance One and any 5/3rd Bank

All of these services are free. If you aren't using them then you don't know how convenient banking at Class Act can be.

New In-School Branch to open at Southern this fall!

With equal measures of excitement and anticipation we are proud to announce that we will open our second in-school branch this fall at Southern High School. Building on the success at Doss High School, JCPS has even bigger plans for Southern with longer hours and possibly a drive thru lane for the convenience of all members. We've been partners with JCPS since the day we were founded in 1954. We're glad to be able to partner in such a unique way to help teachers teach students valuable life skills that will last a lifetime.

Congratulations to our e-Services Winners!

Earlier this year, members who signed up for any of our convenient e-Services - mobile banking, e-Statements, home banking, or bill pay were entered in a drawing to win \$50 for each of the four services. The winners were:

Mobile Banking - Regina Bratcher
E-Statement - Christopher Taylor
Home Banking- Benjamin Quigley
Bill Pay- Pamela Cischke

Congratulations and thanks to everyone who signed up for our convenient e-services.



Hunt for Errors to Win!

Win a gift card by finding our intentional error in this issue of ClassNotes! We have intentionally made one mistake in spelling, grammar or punctuation. Of course we may have made unintentional ones as well, but hopefully not. Report any that you find to be entered in a random drawing to win a \$50 Visa gift card from your education-based credit union, Class Act FCU. Enter by June 15. Happy hunting!

Connect with Us!



Please join us on facebook. Share your thoughts and ideas on how we're doing and what we could do to serve you better. We update our page at least daily with photos, events, links and CU-Tips – suggestions on how to get the most out of your credit union membership.



And check out our blog at classactblog.wordpress.com. We try to make it fun

and informative while keeping to financial and educational topics. Post your comments too, we want to connect with you!

CHOOSE YOUR SESSION FOR OUR FREE CREDIT REVIEW DAY AT CLASS ACT FCU!

Name (please print)	Spouse's Name	Choose the date to attend	<input type="checkbox"/> April 10, 2012
		<input type="checkbox"/> May 8, 2012	
		<input type="checkbox"/> June 5, 2012	
		<input type="checkbox"/> July 17, 2012	
Address	Phone	Date	Member Signatures

By signing above, I give Class Act FCU permission to pull my credit report and review its contents with me.

Cut along dotted line, fold and insert into envelope, and return to CAFCU.

Class Act
FEDERAL CREDIT UNION
It's like Straight As for your Money.

COMPLETE THIS FORM & MAIL TO:
CLASS ACT FEDERAL CREDIT UNION
3620 Fern Valley Road
Louisville, KY 40219